# 1. Definitions

## *1.1 Flood Insurance Terms*

**Cumulative Losses** – The total value of losses on a structure during a specified period of time.

**Repetitive Loss (RL) Structure** – The National Flood Insurance Program (NFIP) definition is any property for which two or more flood insurance claims have been paid for more than $1,000 within any rolling 10-year period since January 1, 1978. Each RL record is identified for FEMA internal program tracking by the use of an eight-digit Repetitive Loss or Property Locator number unique to the individual record. No additional identification is provided to distinguish the various sub-categories below.

**Target Group Repetitive Loss Properties** – This is a subset of NFIP repetitive loss properties that have had:

- Four or more claim payments of more than $1,000 within any rolling 10-year period since January 1, 1978, and/or
- Two or more claim payments within any rolling 10-year period since January 1, 1978, that appear to equal or exceed the reported property value.

**Severe Repetitive Loss Properties** – A subset of Target Group Repetitive Loss Properties defined by the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004. Severe Repetitive Loss Properties are the focus of a 5-year Pilot Program that was created as a component of FEMA's Flood Mitigation Assistance Program and are defined as:

- Single-family properties (consisting of 1 to 4 residences) that have incurred flood-related damage for which 4 or more separate claims payments have been made, with the amount of each claim exceeding $5,000 (building and contents) and with a cumulative amount of such payments exceeding $20,000;
- Single-family properties that that have incurred-flood related damage for which at least 2 separate claims payments have been made with the cumulative amount of such claims (building only) exceeding the value of the property; and
- Multifamily properties (5 or more residences) that have incurred flood-related damage, but the specific number and amount of claims associated with these properties will be determined by FEMA in future regulation.

## *1.2 NFIP Terms and Building Code/Regulatory Standards*

**Appurtenant Structures** – Accessory structures that are not habitable, but are located on the same property as the structure of interest. Examples of appurtenances include carports, sheds, garages, and decks.

**Base Flood Elevation** (BFE) – The water surface elevation resulting from the base or 100-year flood (i.e., a flood that has a 1 percent chance of equaling or exceeding that level in any given year). It is commonly referred to as the 100-year flood and is the national standard used by the NFIP and all Federal agencies for the purposes of requiring the purchase of flood insurance and regulating new development.

**Code Height Restrictions** – Regulations, usually at the community level, that cap the height to which a structure can be built/elevated. These are mainly used in waterfront communities where coastal/riverfront views are being protected.

**Compensatory Storage** – Floodwater storage created to offset the effects of development in the floodplain. Some communities require a hydraulically equivalent storage volume be created for floodwaters when development has resulted in the displacement of floodwaters from part of the floodplain.

**Design Flood Elevation** (DFE) – Elevation to which a building is designed to provide protection from flooding. Called the DFE, it is generally referenced to the BFE and might include some level of freeboard (see definition) above the BFE for added protection.

**Dry floodproofing –** Measures that eliminate or reduce the potential for flood damage by keeping floodwaters out of the structure. Examples include installation of watertight shield for doors and windows, reinforcement of walls to withstand hydrostatic and hydrodynamic pressures and debris impact, and use of sealants to reduce seepage of floodwater through walls.

**Flash flood** – A flood that rises and falls very quickly and is usually characterized by high flow velocities. Flash floods often result from intense rainfall over a small area and can also occur in highly urbanized areas where pavements and drainage improvements speed runoff to a stream.

**Flood Insurance Rate Map** (FIRM) – An official map of a community, on which FEMA has delineated both the special hazard areas and the risk premium zones applicable to the community. The map shows the extent of the base floodplain and may also display the extent of the floodway, and BFEs.

**Flood Insurance Study** (FIS) - A study developed in conjunction with the FIRM. The FIS, also known as a flood elevation study, frequently contains a narrative of the flood history of a community and discusses the engineering methods used to

develop the FIRMs. The study also contains flood profiles for studied flooding sources and can be used to determine BFEs for some areas.

**Freeboard** – An additional amount of height included to provide a factor of safety. It is usually expressed in feet above a flood level for purposes of floodplain management.

**Levee** – A man-made structure, usually an earthen embankment, designed and constructed in accordance with sound engineering practices to contain, control, or divert the flow of water to provide protection from temporary flooding.

**Pre-FIRM Building** – For insurance rating and floodplain management regulatory purposes, a pre-FIRM building is defined as a building constructed or substantially improved on or before December 31, 1974, or before the effective date of the initial FIRM of the community, whichever is later. Most pre-FIRM buildings were constructed without accounting for the flood hazard.

**Post-FIRM Building** – For insurance rating and floodplain management regulatory purposes, a post-FIRM building is defined as a building constructed or substantially improved after December 31, 1974, or after the effective date of the initial FIRM of a community, whichever is later. A post-FIRM building is required to meet the NFIP's minimum flood protection standards in effect at the time of construction.

**Substantial Damage –** Damage of any origin sustained by a structure whereby the cost of restoring the structure to it's before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred.

**Substantial Improvement** –Any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the start of construction of the improvement. This term includes structures that have incurred substantial damage, regardless of the actual repair work performed. The term does not, however, include either:

(1) Any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions or

(2) Any alteration of a historic structure provided that the alteration will not preclude the structure's continued designation as a historic structure.

**Wet floodproofing** – Permanent or contingent measures applied to a structure and/or its contents that prevent or provide resistance to damage from flooding by allowing floodwaters to enter the structure. Such measures include the design of

openings for intentional flooding of enclosed areas below the DFE, use of flood resistant building materials below the DFE, and protection of the structure and its contents (including utilities).

## *1.3 Property Value*

**Building Replacement Value** – The value of a structure based on the cost of materials and labor to rebuild it.

**Market Value** – The value of a structure based on the estimated price for which a willing seller in the current real estate market would sell it to a willing buyer.

## *1.4 Stormwater Management*

**Detention Basin** – A basin constructed to temporarily impound stormwater runoff and attenuate stormwater flows.

**Retention Basin** – A basin that has a permanent pool for water quality treatment. It temporarily impounds and retains a specified amount of stormwater runoff and then discharges excess runoff through a riser structure and spillway at a specified rate.

**Debris flow –** Floodwaters that have picked up and are carrying objects of all types (e.g., trees, automobiles, boats, storage tanks, dirt, oil, various chemicals, etc.).

**Flood frequency** – The probability, expressed as a percentage, that a flood of a specific size on a specific stream will be equaled or exceeded in any given year.